

Tier 1 Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2009

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	22	99	38	22	46	227
First Quintile	28.4	19.2	14.4	14.5	91.5	42.8
Second Quintile	15.7	14.5	11.6	12.7	33.8	16.3
Third Quintile	14.1	12.4	10.7	11.3	23.9	13.1
Fourth Quintile	11.6	11.3	10.1	10.5	18.3	11.2
Fifth Quintile	8.3	9.5	8.5	9.1	14.7	8.9
Total	15.1	13.3	11.3	10.7	20.3	11.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Total Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2009

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	22	99	38	22	46	227
First Quintile	29.7	20.4	15.6	16.1	92.5	43.9
Second Quintile	16.9	15.7	12.8	14.8	35.0	17.6
Third Quintile	15.3	13.7	12.0	13.0	25.1	14.4
Fourth Quintile	12.8	12.5	11.5	11.7	19.4	12.5
Fifth Quintile	9.5	10.8	10.1	10.6	15.9	10.3
Total	16.3	14.6	12.7	12.4	21.5	13.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Equity Capital / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2009

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	22	99	38	22	46	227
First Quintile	19.8	16.1	12.3	13.0	48.4	27.5
Second Quintile	13.7	12.7	10.8	11.8	25.2	13.9
Third Quintile	12.1	11.1	9.6	11.1	19.0	11.7
Fourth Quintile	10.9	9.6	8.7	9.9	15.0	9.9
Fifth Quintile	7.4	8.0	6.9	8.6	12.0	7.6
Total	13.2	12.2	10.1	11.8	17.7	11.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Commercial Real Estate Loans / Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2009

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	22	99	38	22	46	227
First Quintile	757.2	787.5	829.9	701.1	355.4	824.0
Second Quintile	564.0	549.5	619.6	563.9	263.8	531.6
Third Quintile	444.5	456.6	504.7	480.4	183.7	405.6
Fourth Quintile	365.8	362.2	379.3	388.8	143.2	299.9
Fifth Quintile	142.7	219.3	229.9	247.3	48.2	110.9
Total	387.0	455.6	471.9	377.0	184.3	387.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Construction and Land Development Loans / Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2009

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	22	99	38	22	46	227
First Quintile	261.3	202.8	256.7	174.0	116.8	234.7
Second Quintile	137.1	130.0	138.3	114.3	65.4	120.1
Third Quintile	73.7	82.6	97.1	64.9	35.9	72.7
Fourth Quintile	43.1	51.7	61.9	37.5	11.7	37.8
Fifth Quintile	5.8	11.5	10.2	16.3	0.4	5.2
Total	87.0	92.6	117.6	86.3	50.5	89.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Crystal Ratio by Quintile*
[(Past Due Loans + Other Real Estate Owned)/(Capital + ALLL)]
State Chartered Commercial and Industrial Banks

As of March 31, 2009

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	22	99	38	22	46	227
First Quintile	71.7	85.0	71.2	82.7	31.6	87.3
Second Quintile	50.0	38.0	41.3	35.9	8.0	36.5
Third Quintile	34.9	23.7	28.7	25.7	0.9	22.4
Fourth Quintile	21.8	15.1	21.2	19.8	0.0	11.4
Fifth Quintile	8.9	3.8	9.5	15.2	0.0	0.9
Total	36.5	31.8	38.7	29.8	4.6	29.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Noncurrent Loans & Leases / Total Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2009

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	22	99	38	22	46	227
First Quintile	10.5	8.0	6.5	7.3	4.9	8.5
Second Quintile	4.6	3.7	3.9	3.6	1.7	3.6
Third Quintile	3.4	2.2	2.7	2.8	0.1	2.2
Fourth Quintile	1.6	1.2	1.7	2.1	0.0	1.0
Fifth Quintile	0.5	0.2	0.7	1.7	0.0	0.0
Total	3.7	3.4	3.5	3.5	1.1	3.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Total Past Due Loans & Leases / Total Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2009

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	22	99	38	22	46	227
First Quintile	13.9	11.8	9.5	10.9	6.1	12.1
Second Quintile	8.2	5.5	5.9	5.7	2.3	5.6
Third Quintile	6.2	3.3	4.0	4.4	0.2	3.4
Fourth Quintile	4.5	2.0	2.9	3.2	0.0	1.9
Fifth Quintile	1.9	0.7	1.4	2.3	0.0	0.2
Total	6.3	5.1	5.3	5.4	1.3	5.2

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Reserves for Loans/Noncurrent Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2009

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	22	99	38	22	46	227
First Quintile	551.8	∞	349.8	105.7	∞	∞
Second Quintile	173.9	153.9	89.7	85.1	∞	241.0
Third Quintile	72.2	83.1	67.5	66.3	∞	83.0
Fourth Quintile	50.9	52.3	50.4	50.9	107.5	54.1
Fifth Quintile	31.1	30.2	35.2	37.1	40.1	31.3
Total	61.4	58.6	70.2	58.6	160.8	61.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Loan Loss Reserve / Total Loans by Quintile* **State Chartered Commercial and Industrial Banks**

As of March 31, 2009

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	22	99	38	22	46	227
First Quintile	4.8	3.3	3.3	2.7	2.3	3.7
Second Quintile	2.5	2.1	2.3	2.4	1.7	2.1
Third Quintile	2.0	1.7	1.9	2.1	1.5	1.7
Fourth Quintile	1.5	1.5	1.5	1.8	1.4	1.5
Fifth Quintile	1.3	1.2	1.2	1.3	1.1	1.2
Total	2.3	2.0	2.5	2.0	1.8	2.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through As of March 31, 2009

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	22	99	38	22	46	227
First Quintile	0.5	1.0	0.9	0.9	0.2	1.0
Second Quintile	-0.3	0.5	0.5	0.6	-0.9	0.4
Third Quintile	-1.2	0.2	0.2	0.4	-2.4	0.0
Fourth Quintile	-1.9	-0.3	-0.6	-0.4	-4.3	-1.3
Fifth Quintile	-5.7	-3.0	-1.8	-1.0	-12.6	-5.6
Total	-2.1	-0.4	-0.3	-0.2	-1.0	-0.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Return on Equity by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through As of March 31, 2009

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	22	99	38	22	46	227
First Quintile	2.5	10.7	9.2	8.1	1.3	9.5
Second Quintile	-2.3	4.5	5.2	5.4	-4.2	3.5
Third Quintile	-10.1	1.9	2.5	3.6	-10.2	-0.2
Fourth Quintile	-16.0	-2.4	-5.4	-3.5	-18.5	-9.1
Fifth Quintile	-90.7	-29.0	-23.6	-11.4	-43.0	-48.7
Total	-15.5	-3.1	-3.3	-1.5	-5.7	-2.2

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Net Interest Margin by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through As of March 31, 2009

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	22	99	38	22	46	227
First Quintile	4.6	4.6	4.4	4.2	4.1	4.9
Second Quintile	3.9	4.0	4.0	3.6	3.5	3.9
Third Quintile	3.6	3.6	3.5	3.0	3.2	3.4
Fourth Quintile	3.1	3.1	3.0	2.6	2.5	2.9
Fifth Quintile	1.6	2.4	2.4	2.2	1.3	1.9
Total	3.6	3.5	3.7	2.9	2.8	3.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Efficiency Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2009

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	22	99	38	22	46	227
First Quintile	314.1	123.4	89.4	84.2	656.2	292.7
Second Quintile	128.4	93.4	78.0	67.5	196.5	106.1
Third Quintile	108.5	81.2	66.0	57.8	138.2	83.1
Fourth Quintile	81.4	70.6	57.5	49.5	116.4	69.2
Fifth Quintile	66.6	57.9	48.1	47.0	79.7	51.3
Total	106.6	84.3	68.9	59.0	89.3	65.0

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Loans & Leases / Deposit by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2009

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	22	99	38	22	46	227
First Quintile	113.5	116.2	107.1	108.6	108.3	116.8
Second Quintile	104.4	103.1	101.0	101.8	95.7	102.2
Third Quintile	96.6	95.8	93.6	96.0	87.5	94.1
Fourth Quintile	88.5	87.3	84.9	91.2	75.2	85.2
Fifth Quintile	76.7	71.7	72.1	76.8	49.8	63.2
Total	96.6	94.3	91.7	101.8	83.3	98.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Loans & Leases / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2009

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	22	99	38	22	46	227
First Quintile	89.3	87.8	85.4	83.6	79.0	87.7
Second Quintile	83.4	82.5	81.1	77.5	73.5	81.2
Third Quintile	81.5	78.3	74.3	70.7	67.4	75.2
Fourth Quintile	76.7	72.0	69.9	63.9	56.6	68.4
Fifth Quintile	69.0	59.0	58.0	55.5	29.5	48.1
Total	79.4	74.4	74.3	68.6	65.8	70.0

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Brokered Deposits / Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2009

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	22	99	38	22	46	227
First Quintile	22.1	26.8	22.5	21.0	20.0	26.2
Second Quintile	14.0	11.8	11.8	12.6	8.0	12.2
Third Quintile	9.8	4.0	6.7	7.4	1.1	4.9
Fourth Quintile	2.5	0.3	3.3	2.4	0.0	0.6
Fifth Quintile	0.0	0.0	0.8	0.0	0.0	0.0
Total	10.9	8.8	10.8	6.8	3.0	7.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.